

**Urban Expression
Financial statements
for the year ended 31 December 2020**

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**Urban Expression
Trustees' annual report
for the year ended 31 December 2020**

Full name Urban Expression

Charity Number 1090734

Principal address

PO Box 16991
Birmingham
B32 9HX

Trustees

Rev Bev Thomas
Sheila Jane Thompson
Philip Warburton
Louise Brown
Andrew Turner
Elspeth Barron
Dirk Uitterdijk
Andy Dorton

Bankers

The Co-operative Bank

Independent examiner

Daryl Denson ACMA
Employee of VAST
The Dudson Centre
Hope Street
Hanley
Stoke on Trent
ST1 5DD

Urban Expression Trustees' annual report for the year ended 31 December 2020

Objectives and activities

The objectives of the charity are:

- To advance the Christian faith in London and in such parts of the United Kingdom as the trustees may from time to time think fit by recruiting, equipping, deploying and supporting teams which will pioneer innovative and relevant expressions of the Christian Church.
- To fulfil such other purposes which are exclusively charitable in the law of England and Wales and are connected with the charitable work of the Trust.

Governance and management

Urban Expression is a registered charity, governed by declaration of trust executed on the 8 October 2001 as amended 11 June 2008 and by deeds of variation dated 21 April 2010 and 12 July 2010.

Public Benefit

Urban Expression teams and mission partners are located in areas of social marginality and are involved in a wide range of initiatives that benefit their neighbourhoods. These include the provision of activities for families, youth and children; parenting classes; arts festivals; environmental development; community organising; engagement with homeless people and refugees; developing accessible forms of church; inter-faith dialogue; and much else.

A wide range of people draw on the resources and activities of Urban Expression. Members of the neighbourhoods in which the teams are located are the primary beneficiaries, but our training initiatives benefit those who are working in many other locations, including church leaders, members of other mission agencies, community leaders and theological students. Our priority is to engage with those who are on the margins of church and society, bringing some resources and expertise but also exploring ways to develop assets already present among those with whom we work.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Summary of the main activities undertaken

During the past year we have had many conversations with individuals, couples and groups interested in joining Urban Expression. Our experience is that not all of these conversations result in people joining and that in most cases these conversations extend over many months, or longer, as we build relationships, ask people to visit existing teams, and check that our values and expectations are compatible. Taking things at a relaxed pace has been important over the years. As a result, very few people have left prematurely or felt unsupported by Urban Expression. We recognise that with only limited staff time available, the support we can offer is also limited, so it is important that everyone understands this. We currently have 24 teams across the country at various stages of development and only the equivalent of 8 days per week of coordinators' time.

We have welcomed two new teams into Urban Expression during the past year – in Hull and in Broadstairs. We are in conversation with several others in the north and north-east of England (the north seems to be an area of growth for us at present), in the south-west and in the Midlands. We were looking forward to some of these people joining us for our annual Community Weekend this month, with over 70 registered for this, but sadly we had to cancel this in light of the coronavirus restrictions. We hope to hold two teams' days in July – one in the north and one in the south as we explore ways to connect our increasingly scattered teams. We are also looking to develop significantly the use we make of tools such as Zoom and Skype to provide online support and equipping. We were already moving in this direction and the current situation has encouraged us to pursue this more urgently.

Urban Expression
Trustees' annual report (continued)
for the year ended 31 March 2020

The basic structure of Urban Expression has not changed, although some of the personnel have. Our trustees meet twice a year to provide overall direction, support and accountability. We welcomed two new trustees on to the board in 2019, one of whom has taken on the role of treasurer. We hope to add three further trustees in 2020 and have invited these people to join us at our next trustees' meeting in May to explore this with us. We continue to have (voluntary) regional advisors in each of the regions where we work, supporting the work of our (mostly paid) regional coordinators.

The Crucible course is now in its fifteenth year. After successfully transplanting the course from Birmingham to Exeter and London in 2018-19, we have been teaching the course during this academic year in those two venues and in Manchester and Southampton. Taster days in these new venues last summer indicated that there was enough interest in both places and this has proved to be the case. Over 70 people participated in the autumn modules. The coronavirus restrictions have disrupted the current modules and may preclude us from running the summer modules, but we are encouraged by developments this year and starting to plan for the following year. We may continue in all four venues or make some changes. The expanded training team has had one or two teething problems but generally has worked well and this has given us confidence to move forward. Our partnership with the Incarnate Network and Rural Ministries has been very helpful.

The organisation's policy on reserves

1. Urban Expressions is a small charity entirely dependent upon grants and donations. UE is a values-driven organisation which is both shaped and served by those values including the importance of taking risks that it is acceptable to fail.

As such, the trustees do not believe it would be appropriate for Urban Expressions# to build up substantial long-term reserves.


Whilst expenditure is relatively stable, income, however, has proved to be very volatile. Over the last five years, total income has been as low as £72,000 and as high as £140,000. Urban Expression has no guaranteed income beyond the current financial year.

2. The trustees believe, therefore, that it is not unreasonable for the charity to aspire to hold reserves of up to twelve months' core running costs. While this figure is high, the trustees believe it is necessary to allow sufficient time to raise further income, or, if unsuccessful to give staff the contracted six months' notice. As a minimum, therefore, Urban Expression will hold reserves of six months' salaries costs. This figure will not include the costs of those paid a regular fee, but who are not on Urban Expression's payroll.

3. Reserves will be measured excluding expenditure only incurred as a result of specific income. For example, fees received for services delivered which would not have been otherwise delivered or income received to be passed on as donations to specific individuals. Reserves will be measured to include grants received to span more than one financial year. They will also include grants received for specific purposes where it has not been possible to spend the money within the period, but where it is still intended to incur that expenditure.

4. Reserves will be reported to trustees six monthly as part of the management accounts.

Signed on behalf of the trustees:

Signed  _____ Date 26 March 2021
Name Sheila Thompson
Position Trustee

**Independent examiner's report to the trustees of
Urban Expression ("The Trust")
for the year ended 31 December 2020**

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the Trust for the year ended 31 December 2020.

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").


I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or;
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed  Date 06/04/21
Daryl Denson ACMA
VAST

Urban Expression
Receipts & payments account
for the year ended 31 December 2020


	2020 £	2020 £	2020 £	2019 £
	Unrestricted Funds	Restricted Funds	Total	Total
Receipts				
Donations	5,284	-	5,284	5,611
Grants Received	52,587	32,853	85,440	48,694
Events	1,896	-	1,896	-
Other	563	-	563	1,218
Total receipts	60,330	32,853	93,183	55,523
Payments				
Staff Costs	29,635	22,200	51,835	37,504
Coordinators fees	7,015	-	7,015	-
Travel and Subsistence	2,772	-	2,772	7,432
Administration	1,343	-	1,343	1,423
Training Events	2,005	-	2,005	5,673
Publicity	-	-	-	1,009
Insurance	560	-	560	551
Payroll Fees	197	-	197	240
Other Costs	431	-	431	822
Independent Examiner's fee	-	-	-	732
Trustee Expenses	-	-	-	852
Total payments	43,958	22,200	66,158	56,238
Net receipts/(payments)	16,372	10,653	27,025	(715)
Cash funds brought forward	24,343	5,906	30,249	30,964
Cash funds carried forward	40,715	16,559	57,274	30,249

**Urban Expression
Statement of Assets and Liabilities
at 31 December 2020**

	2020	2019
Cash assets	£	£
Current account	54,659	23,687
Savings account	1,534	1,529
Paypal	1,081	5,033
	<u>57,274</u>	<u>30,249</u>

Liabilities		
Independent Examiner's Fee	800	400
	<u>800</u>	<u>400</u>

These financial statements are accepted on behalf of the organisation by:

Signed  Date 26 March 2021

Name Sheila Thompson

Position Trustee

Urban Expression
Notes to the accounts
for the year ended 31 December 2020

1. Receipts & payments accounts

Receipts and payments accounts are statements that summarise the movement of cash into and out of the organisation during the financial year. In this context "cash" includes cash equivalents, for example, bank accounts where cash can be readily withdrawn to pay for debts as they become due.

2. Creditors

	2020	2019
	£	£
Accountancy	800	400
	800	400

3. Trustees' remuneration

No trustees received remuneration during the period. The number of trustees who were reimbursed expenses was 0(2019:4).

4. Movement of Funds

	Opening balance	Receipts (Payments)		Closing balance
	£	£	£	£
Restricted funds				
BMS	698	-	-	698
EMBA	215	-	-	215
HEBA	2,029	6,250	(6,599)	1,680
YBA	400	-	-	400
Other	1,996	-	-	1,996
A.S.Charitable Trust	13	6,250	(5,499)	764
Mennonite Trust	500	10,353	(2,000)	8,853
Rural Ministries	55	-	-	55
Mennonite Grant	-	10,000	(8,102)	1,898
	5,906	32,853	(22,200)	16,559
	Opening balance	Receipts (Payments)		Closing balance
	£	£	£	£
Unrestricted funds				
General Funds	24,343	60,330	(43,958)	40,715
	24,343	60,330	(43,958)	40,715
Total funds	30,249	93,183	(66,158)	57,274

**Urban Expression
Notes to the accounts
for the year ended 31 December 2020**

5. Purposes of Restricted Funds

BMS World Mission give Crucible bursaries to assist those who could not otherwise attend the training conference due to costs of fees and accommodation.

EMBA, HEBA and YBA have all contributed towards the stipend of a Coordinator for their region.

BIC donated funds to be used for the support of a staff member's networking and development role.

A.S Charitable Trust provided funding for coordinator roles.

Mennonite Trust provided funding for a coordinator role.

Rural Ministries provided funding for support of the Crucible Course.

Mennonite Grant provided funding for a coordinator role.